

## Claims

What is claimed is:

1. A computer system comprising
  - a) a back-end computer having a first database for storing loyalty rules and user data;
  - b) a front-end computer having a second database for storing loyalty rules and for storing user data and a spreadsheet engine for processing user transaction data in accordance with the loyalty rules; and
  - c) a communication link connecting the back-end computer and the front-end computer for synchronization of the first and the second databases.
2. The computer system of claim 1 further comprising a point-of-sale terminal coupled to the front-end computer.
3. The computer system of claim 2 wherein the point-of-sale terminal includes a computer program routine for triggering operation of the spreadsheet engine and a payment application program.
4. The computer system of claim 2 or 3 wherein the point-of-sale terminal and the front-end computer are integrated into one device having a common display unit.
5. The computer system of claim 4 further comprising:
  - a) a marketing computer having a third database for receiving and storing loyalty rules and test user data, a second spreadsheet engine having a graphical user interface; and
  - b) a communication link connecting the marketing computer and the back-end computer for updating the loyalty rules stored in the first database.
6. A front-end computer device having a database for storing loyalty rules and user data and a

spreadsheet engine for receiving and processing of transaction data of a user in accordance with the loyalty rules, the front-end computer device being adapted to be coupled with a back-end computer device via a communications link to synchronize its database with a corresponding database in the back-end computer device.

7. The front-end computer device of claim 6 further comprising a communication module.

8. A point-of-sale terminal comprising a front-end computer device as set forth in claim 6 or 7 and having a computer program routine for triggering operation of the spreadsheet engine and a payment application program.

9. A method for performing a transaction comprising the steps of:

a) inputting user-identifying data into a front-end computer device having a database for storing loyalty rules and user data and a spreadsheet engine for receiving and processing of transaction data;

b) inputting transaction data into the front-end computer device;

c) processing the transaction data in the spreadsheet engine in accordance with a loyalty rule; and

d) synchronizing the front-end computer device with a back-end computer.

10. The method for performing a transaction in accordance with claim 9 further comprising the steps of:

a) determining a price to be paid by a customer in accordance with the loyalty rule; and

b) displaying the price on the display of a point-of-sale terminal.